CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Bex Kowalczyk
Unit 246, Pallas Ring 10

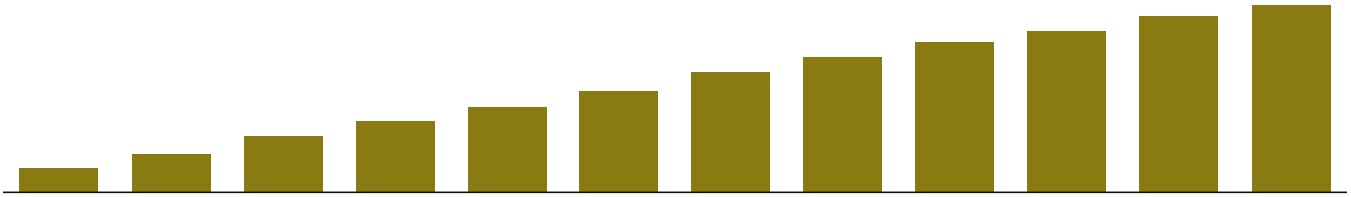
Account 8564-7960-9708
Period 1–31 January 2965
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
381,434,313 s	**+17,708,032 s**	**-807,880 s**	**398,334,465 s**

Date	Description	Amount (s)	Balance (s)
03 Jan	Payroll credit: Ganymede Heights Infirmary	+2,376,149	383,810,462
	The 0.30 s conversion charge on this Ganymede Heights Infirmary wage was refunded. The converter's own office sent a note explaining that it had converted at the rate it was given and had not thought to ask whether the rate was for the day or the week, which it now has. Ref. CIBT-2965-ED9B-4		
08 Jan	Deposit: Hall E	+14,092,222	397,902,684
	The night-safe charge was refunded in full. The safe had been unlocked on the wrong day, and after some discussion relocked on the right one, which the Bank considers a fair division of the fault. Ref. CIBT-2965-7CE3-6		
12 Jan	ATM withdrawal: Kepler Ring	-259,200	397,643,484
	Your withdrawal at Kepler Ring is the last thing the machine does before the custodian goes off shift, and he waits for it with his coat on. He says it is the only transaction on the concourse he is paid to watch. Ref. CIBT-2965-D4CB-7		
15 Jan	Memory Vault: box 67-100, quarter	-259,200	397,384,284
	The seal on box 67-100 was reapplied 31 days after the quarter, following a question about whether wax counts as a seal under the Vault's own terms. The schedule says it does. The question was put to the wax, which said nothing and was accepted. Ref. CIBT-2965-CE21-9		
24 Jan	ATM withdrawal: Kepler Ring	-259,200	397,125,084
	A withdrawal made at the weekend at Kepler Ring carries a note from the concourse officer: the machine was over-generous that day, and it has been recalibrated. Nothing has been asked back. Ref. CIBT-2965-74A0-4		
25 Jan	Temporal Health Plan	-29,680	397,095,404
	Sessions at Kepler Ring are billed by the hour of the local day. Each one's length is shown in that hour, converted to ours and rounded down in your favour. Ref. CIBT-2965-F46C-7		
30 Jan	Slippage fee (Kepler Ring, 1 transfers)	-600	397,094,804
	You have each transfer's slippage printed on its own line rather than totalled, and the officer has complied since 2964. The total is also printed at the foot, for anyone who needs it. Ref. CIBT-2965-840B-6		
31 Jan	Interest at 3.90% APY	+1,239,661	398,334,465
	Your balance rose this month without any help from you, which the Teller describes as the only way it has ever risen for anyone. She has asked that this be printed, and it has been. Ref. CIBT-2965-F3E5-7		

Closing balance, month by month

Highest 398,334,465 s · lowest 135,320,180 s



February 2964 January 2965

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

`8564  7960-9708  2965-01`